

Certificate Number: 05781-PAE-DE-035302152

Bankruptcy Case Number: 16-15008



05781-PAE-DE-035302152

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 25, 2021, at 3:58 o'clock PM PST, Ozell Ghaffaar completed a course on personal financial management given by internet by Sage Personal Finance a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 25, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President